Appl. No. 10/003,847
Amdt. dated December 30, 2003
Reply to Office Action of August 1, 2003

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Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1   1 (original): A method of authenticating a client to a server comprising:

2   generating a challenge at the client;

3   signing the challenge to form a signed challenge;

4   sending at least the signed challenge to the server;

5   verifying the signature of the challenge at the server; and

6   if the signature is verified, sending an indication of successful authentication to

7 the client.

1   2 (original): The method of claim 1, wherein generating a challenge at the client

2 comprises generating a random number.

1   3 (original): The method of claim 1, wherein generating a challenge at the client

2 comprises generating a sequential challenge.

1   4 (original): The method of claim 1, wherein generating a challenge at the client

2 comprises generating a challenge based on data received from the server in a prior step.

1   5 (original): The method of claim 4, wherein the data received from the server is

2 a challenge returned with a server response to a prior client query.

1   6 (original): A method of using a one-time use card number for an online

2 transaction, comprising:

3   generating a one-time use card number at a user system;

4   authenticating the user system to an issuer system;

5   passing the one-time use card number from the user system to the issuer system;

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6   passing the one-time use card number from the user system to a merchant system,

7   wherein the merchant system is programmed to present the one-time use card number to the

8   issuer system to effect a payment;

9   verifying the one-time use card number received from the merchant system with

10   the one-time use card number received from the user system; and

11   if the one-time use card number is verified, approving the transaction.

1   7 (original): The method of claim 6, wherein passing the one-time use card

2   number to the issuer includes passing at least one other data element related to the online

3   transaction.

1   8 (original): The method of claim 7, wherein the at least one other data element

2   is selected from, or a function of, a user's account number, a user's private key, a transaction

3   time, a transaction amount, or a merchant ID.